

## FREQUENTLY ASKED QUESTIONS

### 1. How can I pay my premium monthly?

Automatic Bank Withdrawal is available for monthly premium payment. This form can also be downloaded from our website <https://www.johnhancockinsurance.com/GroupLTC>

Automatic Bank Withdrawal payments are requested on the first business day of the month and will show as a completed transaction within 2-3 business days

### 2. When should I expect my bills?

Semiannual billing premium will be due within 30 days of the bill date. These billing statements mail in early December and early June.

Your January billing statement will include semiannual and annual premium payment options.

### 3. Can I pay more than the minimum due?

It is important to send the exact amount of premium due on the billing statement to avoid an additional bill for any underpayment, or refund for any overpayment. **Overpayments will be not applied towards a future bill.**

### 4. Can I pay my bill online with a credit card?

There is no current option for online or credit card payments.

### 5. How do I know if you have received my payment?

You may obtain payment information 24/7 using our easy-to-follow automated phone system. Please call 1-800-482-0022 and select Option 2 for Billing, followed by Option 1 for Payment History. You must establish a PIN before accessing account details.

### 6. What is a Protection Against Unintended Lapse (PAUL) Designee?

In the event the required premium for your long-term care insurance coverage is not paid by the indicated due date, written notice will be sent advising you that your coverage will lapse (terminate) if your premium is not received prior to the end of your grace period. You may designate an additional contact person to receive notifications.

You may add or update a PAUL Designee in the space provided on the portion of your bill that you return with your payment.